

1. A system for providing health care benefits, comprising:

an association with a plurality of members;

a parent management company organized to manage a health care service for the association;

an association health component, organized by the parent management company as a subsidiary of the association and provided with the health care service and an operational process by the parent management company, the sales and administrative personnel of the association health component trained by the parent management company;

a wellness component under the direction of the parent management company to provide a preventative care and wellness education service to the association health component;

a risk management component providing a risk management service to the association health component under the direction of the parent management company ;

a financial services component providing a financial service to the association health component under the direction of the parent management company;

a data management component organized to capture patient and employer data under the direction of the parent management company; and

a managing general agent who licenses the operational process and manages the operational process for the association health component.

2. The system of claim 1, wherein the association health component contracts the health care service from a service provider in coordination with the parent management company.
3. The system of claim 1, wherein the association health component operates as an association health plan company.
4. The system of claim 1, wherein the association health component operates as a captive association health plan company.
5. The system of claim 1, wherein the association health component is a workers compensation company and the health care service is a workers compensation insurance.
6. The system of claim 1, the risk management component further comprising:
 - a substance abuse component providing substance abuse screening and substance abuse policies;
 - a risk management education component providing risk management education programs; and
 - a tracking component organized to track work and health related incidents.

7. The system of claim 1, further comprising a point of service component configured to provide identification and billing services on the site of a service provider.
8. The system of claim 7, wherein the point of service component comprises a data card configured to store patient data.
9. The system of claim 8, wherein the data card is a smart card.
10. The system of claim 8, wherein the data card is a magnetic strip card.
11. The system of claim 1, the wellness component further comprising a health products distribution component distributing health products to the association and the association members.
12. The system of claim 1, further comprising an Internet component configured to allow access to the data management component, the wellness component, the risk management component, a health care service provider, the association health component, and the parent management company.

13. The system of claim 1, further comprising a sales force organized to sell the health care service.

14. A method of providing health care benefits, the method comprising:

- recruiting an association with a plurality of members;
- organizing an association health component under the direction of a parent management company as a subsidiary of the association;
- providing the association health component with a health care service, an operational process, and a managing general agent who licenses the operational process and manages the operational process for the association health component;
- managing the health care service for the association;
- training the sales and administrative personal of the association health component;
- providing a wellness service to the association health component under the direction of the parent management company;
- providing a risk management service to the association health component under the direction of the parent management company;
- providing a financial service to the association health component under the direction of the parent management company; and
- providing a data management service to capture patient and employer for the association health plan component under the direction of the parent management company.

15. The method of claim 14, wherein association health component is a captive association health plan company.
16. The method of claim 14, wherein association health component is a workers compensation company and the health care service is a workers compensation insurance plan.
17. The method of claim 14, wherein the managing general agent is an independent contractor.
18. The method of claim 14, wherein the managing general agent is an employee of the association health component.
19. The method of claim 14, wherein the managing general agent is an employee of the parent management company.
20. The method of claim 14, further comprising providing access to the health care service, the wellness service, the risk management service, the association health component, the parent management company, and the data management service through an Internet component.